

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKA

NEBRASKA DEPARTMENT  
OF INSURANCE

MAR 27 2000

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE,

PETITIONER,

VS.

STEVEN M. FRAZER,

RESPONDENT.

CONSENT ORDER

FILED

CAUSE NO. A-1398

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its representative, Jennifer Stehlik Ladman, and Steven M. Frazer, ("Respondent"), mutually stipulate and agree as follows:

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondent pursuant to Neb.Rev.Stat. §44-101.01 and §44-4001, et seq.

2. Respondent was licensed as an insurance agent under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a petition styled State of Nebraska Department of Insurance vs. Steven M. Frazer, on March 9, 2000. A copy of the petition was served upon the Respondent at the Respondent's address registered with the Department by certified mail, return receipt requested.

2. The petition alleges that Respondent violated Neb.Rev.Stat. §44-4028(17) by not responding in a timely manner to Department correspondence.

3. The Respondent was informed of his right to a public hearing. Respondent waives that right, and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving his right to a public hearing, Respondent also waives his right to confrontation of witnesses, production of evidence, and judicial review.

4. Respondent admits the allegations contained in the Petition and restated in Paragraph #2 above.

#### CONCLUSIONS OF LAW

Respondent's conduct as alleged above constitutes a violation of Neb.Rev.Stat. §44-4028(17).

#### CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed to by Respondent, Steven M. Frazer, that Respondent's Nebraska insurance agent's license be hereby revoked. It is further ordered that Respondent shall not be allowed to reapply for a Nebraska insurance agent's license for a period of two (2) years. Respondent is also ordered to provide the Department of Insurance Consumer Affairs Division with a formal response in writing to the information requested regarding the complaint filed by Margie A. Leinen. It is further ordered that if Respondent's ordered response to Consumer Affairs is not received on or before 30 days from the date the Director signs this Order, grounds shall exist for a hearing to be called wherein Steven M. Frazer shall show cause why an additional administrative fine of \$450 should not be imposed. The Nebraska Department of Insurance shall retain jurisdiction of this matter for the purpose of enabling the Respondent or the Department to make application for such further orders as may be necessary.

In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing his or her signature below.

Jennifer Stehlik Ladman  
Representative for Nebraska  
Department of Insurance  
941 "O" Street, Suite 400  
Lincoln, Nebraska 68508  
(402) 471-2201

3-24-00  
Date

Steven M. Frazer  
Respondent

3-21-2000  
Date

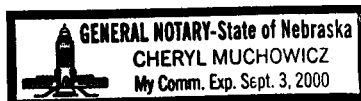
Michael J. Ball  
Attorney for Respondent

3/22/00  
Date

State of Nebraska )  
County of Douglas ) ss.

On this 22 day of March, 2000, Steven M. Frazer personally appeared before me and read this Consent Order, executed the same and acknowledged the same to be his voluntary act and deed.

Cheryl Muchowicz  
Notary Public



I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs. Steven M. Frazer, Cause No. A-1398.

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE



L. TIM WAGNER  
Director of Insurance

March 24, 2000

Date

#### CERTIFICATE OF SERVICE

I hereby certify that a copy of the executed Consent Order was sent to the Respondent at Respondent's registered address of 3809 South 252<sup>nd</sup> Street, Waterloo, Nebraska 68069 by certified mail, return receipt requested on this 27<sup>th</sup> day of March, 2000.

